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OTHER PRIOR ART (Including Author, Title, Data, Pertinent Pages, Etc.)										
mh	AR	USAC							Brochure	
		Health Care Savings Plan Operated under the name								
m	AS	Medisaver - www.medisaver.com								
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EXAMINER DATE CONSIDERED 1/10/2006										
'EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not										

in Conformance and not considered. Include copy of this form with next communication to applicant.

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I hereby certify that on the application no. 10/075, 033 for ar	3th January  2 day of January  2003, in connection with patent  invention entitled Method of Operating  Patien Disclosure States (1)
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